

## **REMARKS**

### **I. Status of Application**

Reconsideration of this application is respectfully requested. Claims 2-4 are currently pending in the application. Claim 3 is original and claims 2 and 4 are amended in accordance with the Examiners' suggestions. NO claims have been cancelled and no new matter is added.

### **II. Acknowledgement of Interview**

Applicant thanks the Examiners for the in-person interview conducted on February 12, 2004, during which the pending rejection was discussed in connection with several approaches to overcome the rejections by clarifying and distinguishing the inventions' various features.

Applicant has amended the independent claim under consideration to better clarify the nature of the extension of a line of credit in accordance with the Examiners' suggestion. Applicant has included the limitation of "computer implemented calculations", removed the "and/or" language in claims 2 and 4 to remove indefiniteness from the claims, and Applicant has made claim 4 depend from claim 2 in accordance with the Examiners' suggestions.

### **III. Summary of Rejection**

Claims 2-4 have been rejected under 35 USC 101 for having non-statutory subject matter, claims 2 and 4 have been rejected under 35 USC 112 for indefiniteness, claims 2 and 4 have been rejected under 35 USC 102(b) as being anticipated by U.S. Pat. No. 5,592,376 (Hodroff), and claim 3 has been rejected under 35 USC 103(a) as being unpatentable over U.S. Pat. No. 5,592,376 (Hodroff).

### **IV. Summary of Art**

Hodroff pertains to a flexible currency system where consumers work for non-profit organizations and earn credits which they may use to be given discounts on purchases made at participating retail establishments. Credits must be earned before they can be used to receive such discounts according to Hodroff.

**V. Comments**

In contrast to Hodroff the invention extends a line of credit to applicants who seek to establish a line of credit for trading in a business-to-business community. According to the Examiners' suggestion, claim 2, (and therefore both dependent claims 3 and 4), now recites in the preamble and the body of the claim, the extension of a line of credit to the applicant. Applicant respectfully requests removal of the rejection under 35 USC 102(b) because Hodroff does not recite the extension of a line of credit and therefore the invention is not anticipated by Hodroff.

Claims 2 and 3 recite a "computer-implemented method" in order to overcome the 35 USC 101 rejection, and in accordance with the Examiners' suggestion. Applicant respectfully requests removal of the rejection under 35 USC 101.

Claims 2 and 4 no longer recite "and/or" language, but recite "or" in accordance with the Examiners' suggestion and therefore Applicant respectfully submits that the claims now are not indefinite under 35 USC 112. Applicant respectfully requests removal of the rejection under 35 USC 112.

Because claim 4 now depends from claim 2 and is no longer an independent claim, Applicant respectfully removal of the 35 USC 103(a) rejection because claim 3 is not obvious in light of Hodroff due to the amended claim language.

#### SUMMARY

No extensions of time are believed to be required for this paper to me timely filed.

Applicant submits that the claims are now in condition for allowance and such action is respectfully requested, as Applicant hereby requests reconsideration of the rejections and acceptance of the claims as amended.

If any points remain in issue which the Examiner feels may be best resolved through a personal or telephone interview, the Examiner is kindly requested to contact the undersigned at the telephone number listed below.

Date: 2-14-2004

Respectfully submitted,



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**Clean Copy of Claims**  
**Claims**

What is claimed is:

2. A computer-implemented method of scoring a credit applicant, in order to extend a line of credit to said applicant, in a business-to-business trading community wherein the traders offer products or services in trade, comprising:
  - i) establishing a product value score for said products or services, based on desirability of said products or services offered for barter, wherein said products or services are of differing value; and
  - ii) establishing a cash value score based on the percent of the barter offered by said applicant, which is comprised of product or service, the remainder of the trade comprising cash,
  - iii) inputting said product value score and said cash score value into a computer-based registry;
  - iv) mathematically manipulating said scores to produce a barter credit score; and
  - v) extending a line of credit to said applicant based on said barter credit score.

3. The method of claim 1 further comprising the following steps:

- i) establishing a score based on any or all of the following variables,
  - a) the number-of-products-or-services offered for barter by said applicant,
  - b) the average-sales-price of said products or services offered for barter by said applicant,

- c) the estimated gross-monthly-sales, based on the estimated average gross monthly sales of said products or services offered for barter by said applicant,
  - d) the number of years in business, based on the number of years said applicant has been in business,
  - e) the total value of products or services offered for barter by the applicant,
  - f) the sales price of said products or services as a percent above the lowest published price on the Internet for the same product or service,
- ii) inputting said scores into a computer-based registry, and
  - iii) mathematically manipulating each of said scores to produce a barter credit score.

4. The method of claim 1 further comprising the following steps:

comparing the value of products or services offered for barter or business-to-business trade by at least two businesses or barterers in a trading community; and assigning comparative values to said products or services based on the relative value of said products or services in the trading community.